

IN RE:

GREGORY T. CERCONE
MARK S. HANDZES
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:14-24604

Chapter 13

Document No.: 127

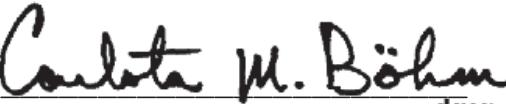
ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 1st day of April, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


Carlota M. Böhm

dmr

Chief United States Bankruptcy Court Judge

FILED
4/1/20 7:58 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
 Gregory T. Cercone
 Mark S. Handzes
 Debtors

Case No. 14-24604-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Apr 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2020.

db +Gregory T. Cercone, 422 Sussex Drive, Cranberry Twp, PA 16066-4368
 jdb +Mark S. Handzes, 135 Fern Hollow Road #1003, Coraopolis, PA 15108-4104
 13977559 +ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183692, Arlington, TX 76096-3692
 13957670 Associates in Gastroenterology, 5500 Brooktree Road, Suite 201, Wexford, PA 15090-9260
 13957671 Bank of America, P.O. Box 15222, Wilmington, DE 19886-5222
 13998987 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13991109 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14013235 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13965162 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13957682 +First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
 13957683 GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
 13957687 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
 14054157 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 13973779 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha Ne 68197)
 14349350 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
 13957695 Target/Redcard, P.O. Box 660170, Dallas, TX 75266-0170
 13957696 +UPMC Passavant, P.O. Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bncmail@w-legal.com Apr 02 2020 04:39:20 Synchrony Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
 13964261 E-mail/Text: ally@ebn.phinsolutions.com Apr 02 2020 04:37:33
 Ally Bank serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13957669 E-mail/Text: ally@ebn.phinsolutions.com Apr 02 2020 04:37:33 Ally Financial,
 P.O. Box 901951, Louisville, KY 40290-1951
 13957668 +E-mail/Text: ally@ebn.phinsolutions.com Apr 02 2020 04:37:33 Ally Financial,
 P.O. Box 9001951, Louisville, KY 40290-1951
 14010569 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 02 2020 04:38:19
 COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S.,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13957673 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 02 2020 04:49:38 Capital One,
 P.O. Box 71083, Charlotte, NC 28272-1083
 13991691 +E-mail/Text: bankruptcy@capvps.com Apr 02 2020 04:39:39 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13957679 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 02 2020 04:38:19 Comenity - Levin,
 PO Box 659704, San Antonio, TX 78265-9704
 13957680 E-mail/PDF: DellBKNotifications@resurgent.com Apr 02 2020 04:49:51 Dell Financial,
 P.O. Box 6403, Carol Stream, IL 60197
 13957681 E-mail/Text: mrdiscen@discover.com Apr 02 2020 04:37:35 Discover, P.O. Box 71084,
 Charlotte, NC 28272-1084
 13962354 E-mail/Text: mrdiscen@discover.com Apr 02 2020 04:37:35 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13957678 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 02 2020 05:41:49
 Chase Card Member Service, P. O. Box 15153, Wilmington, DE 19886-5153
 13957685 E-mail/Text: BKRMailOPS@weltman.com Apr 02 2020 04:38:14 Jared Galleria of Jewelry,
 P.O. Box 740425, Cincinnati, OH 45274-0425
 13957686 +E-mail/Text: bncnotices@becket-lee.com Apr 02 2020 04:37:53 Kohl's, P.O. Box 3084,
 Milwaukee, WI 53201-3084
 14014303 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 02 2020 04:47:28
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13957688 E-mail/PDF: gecsedri@recoverycorp.com Apr 02 2020 04:48:12 Paypal Credit, P.O. Box 105658,
 Atlanta, GA 30348-5658
 13979267 E-mail/Text: bnc-quantum@quantum3group.com Apr 02 2020 04:38:25
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14952113 +E-mail/Text: bncmail@w-legal.com Apr 02 2020 04:39:20 SYNCHRONY BANK,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 13978921 +E-mail/Text: ecf@buckleyking.com Apr 02 2020 04:37:40 Sterling Jewelers, Inc.,
 dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue East,
 Suite 1400, Cleveland, Ohio 44114-2693
 13957689 E-mail/PDF: gecsedri@recoverycorp.com Apr 02 2020 04:48:47 Synchrony Bank/Amazon,
 PO Box 960013, Orlando, FL 32896-0013
 13957690 E-mail/PDF: gecsedri@recoverycorp.com Apr 02 2020 04:48:12 Synchrony Bank/JC Penney,
 PO Box 960090, Orlando, FL 32896-0090
 13957691 E-mail/PDF: gecsedri@recoverycorp.com Apr 02 2020 04:48:13 Synchrony Bank/Levin,
 P.O. Box 960061, Orlando, FL 32896-0061
 13957692 E-mail/PDF: gecsedri@recoverycorp.com Apr 02 2020 04:48:13 Synchrony Bank/Lowes,
 PO Box 530914, Atlanta, GA 30353-0914

District/off: 0315-2

User: agro
Form ID: pdf900

Page 2 of 2
Total Noticed: 42

Date Rcvd: Apr 01, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13957693 E-mail/PDF: gecsed@recoverycorp.com Apr 02 2020 04:48:18 Synchrony Bank/Walmart,
P.O. Box 530927, Atlanta, GA 30353-0927
13972940 +E-mail/Text: bncmail@w-legal.com Apr 02 2020 04:39:20 TD BANK USA, N.A.,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Nationstar Mortgage LLC
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
13957674* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957675* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957676* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
13957677* Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14009914* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13957684* GM Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
13957694* Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
13957672 ##+Beaver Valley Foot Clinic, P.O. Box 1205, Aliquippa, PA 15001-0935
TOTALS: 2, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 1, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor Nationstar Mortgage, LLC. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmllawgroup.com
Lauren M. Lamb on behalf of Debtor Gregory T. Cercone
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Lauren M. Lamb on behalf of Joint Debtor Mark S. Handzes
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei
dl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9